

EXHIBIT

T

E&O INSURANCE COMMUNICATIONS & AGREEMENTS

Giovanni Cuarez | Broker



Sunset Gower Studios, Hollywood Ca.
1438 N. Gower St. Box 72
Building 1, Room 15 | Lic.#: 0762658
800-555-4177 | 323-464-5144 | 323-464-7348 Fax
www.aeweb.com | [Facebook](#)

Hi John,

It was great chatting with you on the phone. Please complete the attached E&O Application entirely and email it back to us for Underwriter Review. In addition, our underwriter would need the copy of the Distributor/Network Contract.

If Title Coverage is Required by the Distributor/Network, then the E&O Underwriter will need to review a Title Report.

A Title Report is: (Entertainment Lawyer or a clearance company) conducts a search of your title and compares it against other titles that may be similar to yours and warns against possible lawsuits due to its similarities.

Below is a company you can contact to obtain the Title Report:

CREATIVE CLEARANCE
4570 Van Nuys Blvd., #594
Sherman Oaks, CA 91403
Llyswen Franks
818-728-4622
818-332-7070 Fax
llyswen@creativeclearance.com
<http://www.creativeclearance.com>

Once we have the information above, we will shop the entire marketplace and present you with the best, most competitively priced coverage options. Insurance companies protect themselves as well as brokers by releasing one quote to each submission. It is important that you let us know if you have approached other brokers and/or received quotes, so we do not approach markets redundantly.

Note that E&O insurance are rated based on gross production cost of the show budget and E&O requirements of network/distributor. It is rated on a per project basis or TV Series basis.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Thursday, May 31, 2012 7:14 PM
To: 'Giovanni Cuarez'
Cc: Seham@aeweb.com; 'Christopher Sean'
Subject: Twiharder - E&O Application

Dear Giovanni and Seham,

Please find a completed application attached to this email. I also took the liberty of scanning a signed application for your records. The bottom of the application asked for a resume. I attached my acting resume. If my business resume is needed then I'm happy to provide.

Also attached to this email you will find our copyright applications and the final script copy.

Please contact me with any further questions or concerns.

Thank you,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Friday, June 01, 2012 8:37 AM
To: 'Twiharder'
Cc: Seham@aeweb.com; 'Christopher Sean'
Subject: RE: Twiharder - E&O Application

Hi John,

We'll forward to the underwriter and will keep you posted.

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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Friday, June 01, 2012 8:41 AM
To: 'Twi harder'
Cc: Seham@aeweb.com; 'Christopher Sean'
Subject: RE: Twi harder - E&O Application

Hello again John,

To follow up on our conversation from yesterday, can you also email us the distribution contract so our underwriter can review it as well? Thanks.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Friday, June 01, 2012 12:40 PM
To: 'Twi harder'
Cc: Seham@aeweb.com; 'Christopher Sean'
Subject: RE: Twi harder - E&O Application

Hello again,

I noticed that your contract with Gravitas is with "Between The Lines Productions" but your E&O application indicates the named insured as John Gearries. Should the named insured be "Between The Lines Productions"? If yes, please revise the signed application. Thanks.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,

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From: Twiharder [<mailto:info@twiharder.com>]

Sent: Friday, June 01, 2012 1:40 PM

To: 'Giovanni Cuarez'

Subject: RE: Twiharder - E&O Application

Yes, the name should be Between the Lines Productions. Sorry for the confusion.

Between the Lines Productions

John Gearries & Christopher Sean

Executive Producers

323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]

Sent: Monday, June 04, 2012 3:28 PM

To: John Gearries

Cc: Seham@aeweb.com; 'Christopher Sean'

Subject: Between The Lines - E&O Quotes

Hi John,

Below are the E&O quotes that I received so far. I'll forward you the others as they come in.

Chubb Insurance:

\$3,080.00 **\$1M/\$3M, \$10k deductible, 1-year term**

\$4,546.00 **\$1M/\$3M, \$10k deductible, 3-year term**

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Feel Free to Call or Email me with Questions.

Sincerely,

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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 04, 2012 4:10 PM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

Giovanni,

Is the insurance a onetime fee? There is no monthly obligation like your traditional car insurance right?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Monday, June 04, 2012 4:28 PM
To: 'Twiharder'
Cc: Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

Unfortunately, E&O Insurance must remain active during the Entire Licensing Period. That said, the premium is 100% fully earned and no premium financing is allowed.

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Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker

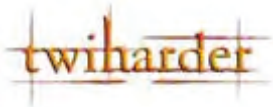


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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 04, 2012 4:29 PM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

Ok. So we pay \$3080 and we're covered for the entire term of the licensing period?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Monday, June 04, 2012 4:42 PM
To: John Gearries
Cc: Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

If you look closely at the premium \$3,080 – The policy term is 1-year. We strongly suggest that you consult with an entertainment lawyer and discuss the Distribution Contract and also ask the distributor if they will accept a 1-year term E&O Policy.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 04, 2012 4:50 PM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

Gotcha. Understood. But the quotes below are the full fees. Nothing else would need to be paid right?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Monday, June 04, 2012 4:57 PM
To: 'Twiharder'
Subject: RE: Between The Lines - E&O Quotes

Yes, those are full fees.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 05, 2012 8:28 AM
To: John Gearries
Subject: RE: Between The Lines - E&O Quotes

Hi John,

BTL_001166

Below is a request from the E&O Underwriter of Hiscox Insurance:

In order for Hiscox to continue their review they need an opinion letter from the insured's attorney on the parody and fair use aspect of the film. Please advise. Thanks.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,
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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 05, 2012 11:25 AM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

Giovanni,

I'll work on getting the letter. Since no minimum coverage amount is dictated by the contract, we can get the least expensive coverage and still meet our contractual obligations. Are the amounts you gave me below for the least expensive coverage? Is there liability vs. full coverage?

Can you please send me a breakdown of the insurances provided and the benefits to each?

With appreciation,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 05, 2012 11:33 AM
To: 'Twiharder'
Cc: Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

BTL_001167

The quotes I gave you are from Chubb Insurance, and cover E&O Liability. I'm not sure what you mean by "full coverage"?

Hiscox insurance is the company asking for the legal opinion letter. Once you provide it, Hiscox may come back with a lower quote. But we won't know until they review the legal letter.

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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 05, 2012 12:59 PM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

Giovanni,

Let's just get the paperwork going on Chubb. I want to make sure we're covered because Gravitas is asking us to be covered asap. Do you think Chubb has provided us with a good rate?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 05, 2012 2:19 PM
To: John Gearries
Cc: Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

Hi John,

Yes, Chubb Insurance is a very good company. Attached is the long form E&O quote. We suggest that you discuss this quote with your attorney and also share it with your distributor to make sure that the quote complies with their requirements.

Please note that the Chubb Underwriter is also requesting to review a Legal Opinion Letter regarding the Fair Use Doctrine. This document is needed Prior to Binding the Policy.

If acceptable, please sign & date page 4 of the quote and email us the signature page, along with the check payment, and we will bind the policy for you.

Acceptable method of payment: Check, Cash, Bank Wire Transfer, Money Order, Bank Certified Check, Payable to: **American Entertainment Insurance Services** or Credit Card (Additional Handling Fee is Added).

Total Premium is:

\$3,080.00 (Check, Cash, Bank Cashier's Check, Money-Order)

\$3,185.00 (If paid with a Credit Card, a Handling Fee will be Added)

For your convenience, **write a Check payable to American Entertainment Insurance Services for \$3,080.00 scan it then email it, and we will process the payment electronically via ACH.**

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

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“On Time & Under Budget!”

June 05, 2012

Dear Mr. John Gearries,

Attached, please find the proposal below for Errors and Omissions (E&O) Insurance Underwritten through Chubb Insurance Company, Rated A: XV

Quotation Worksheet

Account Number: 895127
Account: Between The Lines Productions
Account Address: 600 S Curson Avenue #314
Los Angeles, CA 90036
Effective Date: 2012
Expiration Date: 2013

MediaGuardSM by Chubb on Federal Insurance Company
Form 14-02-14078 (Ed. 04/2008)

Respectfully,

Giovanni Cuarez,
Entertainment Broker/General Manager



COVERAGE	LIMIT OF LIABILITY (Each Claim or Related Claim)	RETENTION
Option Number 1		
(A) NewsMedia and Multimedia Liability Coverage	Not Covered	Not Covered
(B) Covered Subpoena Coverage (News Organizations Only)	Not Covered	Not Covered
(C) Producers Liability Coverage	\$1,000,000	\$10,000
(D) Internet Liability Coverage	Not Covered	Not Covered
Aggregate Limit of Liability Each Policy Period	\$3,000,000	
Premium	\$2,930.00	
	Broker Fee: \$ 150.00	
	Total Premium: \$3,080.00	

Acceptable method of payment: Check, Cash, Bank Wire Transfer, Money Order, Bank Certified Check, Payable to: **American Entertainment Insurance Services** or Credit Card (Additional Handling Fee is Added).

Total Premium is:

\$3,080.00 (Check, Cash, Bank Cashier's Check, Money-Order)

\$3,185.00 (If paid with a Credit Card, a Handling Fee will be Added)

For your convenience, write a Check payable to American Entertainment Insurance Services for \$3,080.00 scan it then email it, and we will process the payment electronically via ACH.



ENDORSEMENTS (The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage):

Applicable to Option Number: 1

10-02-1295	Important Notice to Policyholders
14-02-13373	Additional Insured Endorsement (Gravitas Ventures)
14-02-14160	California Amendatory Endorsement
14-02-14161	California Premium Endorsement
14-02-14441	Amend Exclusion A 15 Endorsement
14-02-14564	Producers Title Search and Report Endorsement
14-02-14976	Application Endorsement
14-02-15272	Producers Liability Omnibus with Merchandising Exclusion Endorsement
14-02-7964	Notice of Loss Control Services

COVERED MEDIA: N/A

INTERNET SITE(S): N/A

PRODUCTION(S): The motion picture "Twi harder," including any supplemental programming included in the video, DVD or other release of such motion picture by the insured

COINSURANCE PERCENTAGE

Applicable to Option Number 1

(A)	Claims based upon, arising from or in consequence of an Insured's Media Activities under Insuring Clause (A)	Not Covered
(B)	Subpoena Defense Costs on behalf of an Insured as a Result of any Covered Subpoena under Insuring Clause (B)	Not Covered
(C)	Claims based upon, arising from or in consequence of an Insured's Production Activities under Insuring Clause (C)	0%
(D)	Claims based upon, arising from or in consequence of an Insured's Internet Activities under Insuring Clause (D)	Not Covered

CONTINGENCIES

The above quote is expressly contingent upon receipt, review and acceptance of the subjectivities listed below. We must receive all of the items identified below on or before the Quotation Expiration date shown below and prior to binding. If all of these items are not received and approved by us on or before this date, this quote will automatically expire without further action or notice.

1. Title Search and favorable opinion letter for removal of exclusion
2. Confirmation from attorney that fair use was determined



IMPORTANT

The foregoing quotation for coverage is subject to modification or withdrawal by the Company if, before the proposed inception date, any new, corrected or updated information becomes known which relates to any proposed Insured's claims history or risk exposure or which could otherwise change the underwriting evaluation of any proposed Insured, and the Company, in its sole discretion, determines that the terms of this quotation are no longer appropriate.

This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance. To the extent any such prohibitions apply, this proposal is void ab initio.

CLIENT AUTHORIZATION TO BIND COVERAGE

TO: Film Emporium – Attn: Giovanni Cuarez (Fax No. 323-464-7348)

RE: Errors and Omissions (E&O) Insurance – Between The Lines Productions

After careful review of your proposal dated 06/05/12, we have decided to accept your proposal as presented.

Please have a binder(s) issued and your invoice prepared for the agreed upon coverages.

Acknowledged and Accepted By:

Signature of Representative



OFFEREE DISCLOSURE NOTICE OF
TERRORISM INSURANCE COVERAGE
(new policies and renewals with no terrorism
exclusion or sublimit and no premium charge)

Insuring Company: Federal Insurance Company

You are hereby notified that, under the Terrorism Risk Insurance Act (the "Act") effective December 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. The policy you are purchasing already includes insurance for such acts. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States under the formula set forth in the Act. Under this formula, the United States pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the coverage. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of the offered policy's annual premium that is attributable to insurance for acts of terrorism is: \$ -0-.

If you have any questions about this notice, please contact your agent or broker.

IMPORTANT NOTICE TO POLICYHOLDERS

Insuring Company: <CARRNAME>

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

<CARRNAME>

Endorsement/Rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

ADDITIONAL INSURED ENDORSEMENT

In consideration of the premium charged, it is agreed that:

1. The term **Insured**, as defined in Section II DEFINITIONS of this Policy, is amended to include an **Additional Insured**, but only with respect to **Claims** against such **Additional Insured** arising out of <ADDINSPECCOV>.

2. For the purposes of this Endorsement, the term **Additional Insured** means the following person or entity:

<ADDITIONALINS>

3. Solely as respects the coverage afforded by this Endorsement, Section IV, OTHER INSURANCE of this Policy, is amended by adding the following:

Notwithstanding the foregoing, solely where a **Claim** is made against an **Additional Insured**:

(a) arising out of <ADDINSPECCOV>; and

(b) arising out of **Activities** committed by an **Insured** other than an **Additional Insured**,

this Policy is primary and not excess of or contributory to any other insurance provided for the benefit of or by the **Additional Insured**.

4. The Company shall not be liable for **Loss** on account of any **Claim** by the **Additional Insured** against any other **Insured**.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

<CARRNAME>

Endorsement/Rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

CALIFORNIA AMENDATORY ENDORSEMENT

In consideration of the premium charged, it is agreed that:

1. Non-renewal by the Company is effective only if the Company mails or delivers notice of non-renewal to the **Parent Organization** and to the agent of record, if any, at the mailing address shown on this Policy at least sixty (60) but not more than one hundred twenty (120) days before the expiration of the **Policy Period**; or
2. No notice of nonrenewal by the Company is required in any of the following situations:
 - (1) the transfer of, or renewal of, this Policy without a change in its terms or conditions or the rate on which the premium is based to another insurer within the Chubb Group of Insurance Companies;
 - (2) if this Policy is extended for ninety (90) days or less, provided that the Company has given notice of nonrenewal before such extension;
 - (3) if the **Parent Organization** has obtained replacement coverage or has agreed, in writing, within sixty days of the termination of this Policy, to obtain such coverage;
 - (4) if the **Parent Organization** requests a change in the terms or conditions or risks covered by this Policy within sixty (60) days before the end of the **Policy Period**;
 - (5) if this Policy is for a period of no more than sixty (60) days and the Company notifies the **Parent Organization** at the time of issuance that it may not be renewed; or
 - (6) if the Company has made a written offer to the **Parent Organization**, within the required time period for doing so under this Policy, to renew this Policy under changed terms or conditions or at a changed premium rate.

The Company may condition renewal of this Policy upon a reduction in limits, elimination of coverages, increase in retentions or increase of more than twenty-five percent (25%) in the rate upon which the premium is based, by mailing or delivering notice of such renewal change(s) to the **Parent Organization** at the mailing address shown on this Policy and to the agent of record, if any, at least sixty (60) but not more than one hundred twenty (120) days before the expiration of the **Policy Period**.

If, in connection with any non-renewal or renewal conditioned upon renewal change(s) as described above, the Company does not mail or deliver notice thereof at least sixty (60) days before the expiration of the **Policy Period**, the coverage afforded under this Policy shall continue in force with no change in its terms, conditions and limitations for sixty (60) days after the Company mails or delivers such notice.

The Policy will be deemed to have been amended to the extent necessary to effect the purposes of this Amendatory Endorsement.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of the Policy or any endorsement to the Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of the state of California.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

<CARRNAME>

Endorsement/Rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

CALIFORNIA PREMIUM ENDORSEMENT

In consideration of the premium charged, it is agreed that in compliance with the ruling of the Commissioner of Insurance of the State of California and the opinion of the Attorney-General of that state requiring that the premium for all bonds or policies be endorsed thereon, the basic premium charged for the attached bond/policy for the period

From: <EFFECTIVEDATE>

To: <EXPIRDATE>

Is: <PREMIUMSPELLEDOUT> (\$<PREMIUM>)

The Policy will be deemed to have been amended to the extent necessary to effect the purposes of this Amendatory Endorsement.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of the Policy or any endorsement to the Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of the state of California.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

Company: <CARRNAME>

Endorsement/rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

AMEND EXCLUSION (A)(15) ENDORSEMENT

In consideration of the premium charged, it is agreed that:

Section III. EXCLUSIONS, Exclusion (A)(15) is deleted and replaced with the following:

- (15) based upon, arising from or in consequence of any professional or consulting services which do not fall within the definition of **Media Activities**, **Internet Activities** or **Production Activities**;

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

Company: <CARRNAME>

Endorsement/rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

PRODUCERS TITLE SEARCH AND REPORT ENDORSEMENT

In consideration of the premium charged, it is agreed that:

Section III. EXCLUSIONS of the Policy is amended by adding the following Exclusion:

The Company will not pay **Loss**, including **Defense Costs**, for any **Claim** based on or directly or indirectly arising out of or resulting from the title of any of the following productions unless a satisfactory "Title Search and Report" has been approved by the Company by a separate endorsement to this Policy:

<NAMEOFORODUCTIONS>

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

<CARRNAME>

Endorsement/Rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

APPLICATION ENDORSEMENT

In consideration of the premium charged, it is agreed that:

- (1) The term **Application**, as defined in Section II, Definitions, is deleted and replaced with the following:

Application means the application attached to and forming part of this Policy, including the <CARRIERNAME> application form signed and dated <DATE>, and including any materials submitted in connection with such application, all of which are on file with the Company and are part of this Policy, as if physically attached.

- (2) The <CARRIERNAME> application form signed and dated <DATE>, and any attachments and other materials submitted therewith or incorporated therein, may have terms or phrases that differ in certain respects from the defined terms set forth in this Policy. The use of that application was for the convenience of the persons and entities seeking coverage under this Policy, and no inconsistency between any of the terms or phrases used in such application and the defined terms set forth in the Policy is intended, nor shall it be construed, to vary, alter or amend any of the terms, conditions and limitations of or endorsements to this Policy.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

<ENDSIG>

Authorized Representative

ENDORSEMENT/RIDER

<COVSECT>

Effective date of
this endorsement/rider: <TRXEFFDATE>

Company: <CARRNAME>

Endorsement/rider No. <EN>

To be attached to and
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

PRODUCERS LIABILITY OMNIBUS WITH MERCHANDISING EXCLUSION ENDORSEMENT

In consideration of the premium charged, it is agreed that the policy is amended as follows:

1. The term "**Insured Person**," as defined in Section II. DEFINITIONS of the Policy, is deleted and replaced with the following:

Insured Person means:

- (A) any natural person or entity who was, now is or shall become a director, officer, member of the management committee, partner or foreign equivalent executive position, employee (full-time, part-time, seasonal, leased or temporary), cast or crew member, volunteer or a show participant of an **Insured Organization**, but only while acting within the scope of his or her duties as such;
- (B) any natural person or entity that disseminates **Matter** where the **Insured Organization** has entered into a written, oral or implied-in-fact indemnification or hold harmless agreement regarding **Claims** arising out of the dissemination of such **Matter**, provided that coverage is not provided for such natural person or entity for any **Matter** created, modified or furnished by such person or entity;
- (C) any natural person or entity that is an agent or independent contractor of the **Insured Organization**, including but not limited to stringers, freelancers and photographers, but only with respect to **Claims** arising out of **Production Activities** done for or at the direction of the **Insured Organization**, and only if and to the extent that the **Insured Organization**, after evaluating the merits of the **Claim**:
 - (1) has agreed in writing to include such agent or independent contractor as an **Insured** under this Policy; and
 - (2) provides the Company with written notice of such agreement within sixty (60) days of the **Insured** first becoming aware of such **Claim**;
- (D) the **Insured Organization's** stockholders for their liability as stockholders; or
- (E) any loan-out company and its officers and employees, but only with respect to specific work for which the loan-out company has agreed to supply the services of its employees to the **Insured Organization** for **Production Activities**.

2. The term "**Production Activities**" as defined in Section II. DEFINITIONS of the Policy, is deleted and replaced with the following:

- (A) any actual or alleged act, error or omission arising directly out of the preparation, production, publication, dissemination, release, broadcast, telecast, exhibition, sale, licensing or distribution of **Matter** in connection with **Productions**, including but not limited to any actual or alleged:
 - (1) invasion or infringement of the right of privacy or publicity, including the torts of intrusion upon seclusion, publication of private facts, false light, or misappropriation of name or likeness;
 - (2) libel, slander, or any other form of defamation or harm to the character or reputation of any person or entity, including product disparagement or trade libel;
 - (3) outrage, infliction of emotional distress or prima facie tort;
 - (4) false arrest, detention or imprisonment, harassment, trespass, wrongful entry or eviction, eavesdropping, or other invasion of the right of private occupancy;
 - (5) copyright infringement or misappropriation of property rights, information or ideas or dilution or infringement of title, slogan, trademark, trade name, service mark, or service name; or
 - (6) negligence in connection with the content of **Matter**, including but not limited to any **Claim** alleging harm to a person or entity who acted or failed to act in reliance upon such **Matter**; and
- (B) the development, creation, production, placement, or dissemination of **Matter** consisting of or relating to advertising, publicizing, promotion or sale of **Productions**.

Production Activities does not include **Media Activities** or **Internet Activities**.

- 3. Section III. Exclusions (A) is amended by adding the following exclusion:

As respects all **Insured Activities**, the Company shall not be liable for **Loss** on account of any **Claim** based upon, arising from, or in consequence of any actual or alleged financing of any **Production** or any actual or alleged warranties or guarantees with regard to the performance of any **Production**.

- 4. Section III. EXCLUSIONS (A)(10) of the Policy is deleted and replaced with the following:

- (10) for any actual or alleged breach of any express or implied contract, agreement, warranty or guarantee, provided however, that this Exclusion shall not apply to:
 - (a) any **Claim** for liability which the **Insured** would have incurred in the absence of such contract, agreement, warranty or guarantee;
 - (b) any **Claim** alleging breach of a written, oral or implied-in-fact indemnification or hold harmless agreement, as described in paragraph (B) of the definition of **Insured Person**;
 - (c) any **Claim** pursuant to any alleged agreement between the **Insured** and the source of any **Matter** supplied to the **Insured** regarding:
 - (i) the confidentiality to be afforded to such source or such **Matter**; or
 - (ii) the ownership or exercise of rights in any **Matter** provided by such individual or entity;
 - (d) any **Claim** alleging failure to attribute authorship, provide credit or provide correct credit under any agreement to which the **Insured** is a party;
 - (e) any **Claim** alleging misappropriation of ideas under implied contract; or

- (f) any **Claim** alleging breach of a contract, implied-in-law or implied-in-fact, arising out of the actual or alleged submission of any literary, dramatic, musical or other similar material, or breach of trust and confidence arising out of any such submission.

5. Section III. EXCLUSIONS (A)(18) of the Policy is deleted and replaced with the following:

- (18) based upon, arising from or in consequence of the licensing to any third party of any logo, symbol, trademark or other intellectual property for use in connection with the sale of goods or services directly relating to the **Covered Media** or **Production Activities**.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this policy shall remain unchanged.

<ENDSIG>

Authorized Representative

Notice of Loss Control Services

Insuring Company: <CARRNAME>

As a Chubb policyholder, you have loss prevention information and/or services available to you, as described in this Notice.

Errors and Omissions Liability Loss Prevention Services

- ***What is E&O Liability Insurance Booklet***

What is E&O Liability Insurance discusses general principles governing E&O liability and potential exposures facing professionals in their performance as professionals. To order *What is E&O Liability Insurance*, simply call **1.866.282.9001**, order 14-01-0157, and provide your mailing address.

The services provided are advisory in nature. While this program is offered as a resource in developing or maintaining a loss prevention program, you should consult competent legal counsel to design and implement your own program. No liability is assumed by reason of the services, access or information provided. All services are subject to change without notice.

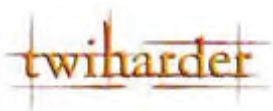
From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 05, 2012 3:02 PM
To: 'Giovanni Cuarez'
Cc: christophersean25@yahoo.com
Subject: RE: Between The Lines - E&O Quotes

Giovanni,

Do you have any policy holders that don't require this letter. This will cost us additional legal fees and our budget is dry.

Also, this premium reflects a 1 year policy right? Can you send another email with a 3 year policy quote?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 05, 2012 3:29 PM
To: John Gearries
Cc: christophersean25@yahoo.com; Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

Hi John,

Attached is the long form quote for the 3-year policy term. **Note that All Insurance Carriers will Require the Legal Opinion Letter due to the nature and subject matter of your film.**

We suggest that you discuss this quote with your attorney and also share it with your distributor to make sure that the quote complies with their requirements.

Please note that the Chubb Underwriter is also requesting to review a Legal Opinion Letter regarding the Fair Use Doctrine. This document is needed Prior to Binding the Policy.

If acceptable, please sign & date page 4 of the quote and email us the signature page, along with the check payment, and we will bind the policy for you.

Acceptable method of payment: Check, Cash, Bank Wire Transfer, Money Order, Bank Certified Check, Payable to: American Entertainment Insurance Services or Credit Card (Additional Handling Fee is Added).

Total Premium is:
\$4,546.00 (Check, Cash, Bank Cashier's Check, Money-Order)
\$4,686.00 (If paid with a Credit Card, a Handling Fee will be Added)

For your convenience, write a Check payable to American Entertainment Insurance Services for \$4,546.00 scan it then email it, and we will process the payment electronically via ACH.

If Title Coverage is Required by the Distributor/Network, then the E&O Underwriter will need to review a Title Report.

A Title Report is: (Entertainment Lawyer or a clearance company) conducts a search of your title and compares it against other titles that may be similar to yours and warns against possible lawsuits due to its similarities.

Below is a company you can contact to obtain the Title Report:

CREATIVE CLEARANCE
4570 Van Nuys Blvd., #594
Sherman Oaks, CA 91403
Llyswen Franks
818-728-4622
818-332-7070 Fax
llyswen@creativeclearance.com
<http://www.creativeclearance.com>

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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1438 N. Gower St. Box 72
Building 1, Room 15 | Lic.#: 0762658
800-555-4177 | 323-464-5144 | 323-464-7348 Fax
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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Wednesday, June 06, 2012 8:21 AM
To: John Gearries
Cc: christophersean25@yahoo.com; Dave Haley; Seham Abuali
Subject: RE: Between The Lines - E&O Quotes

Hi John,

Below are a couple of questions from the AXIS Insurance Underwriter:

1. Do they really need a full theatrical release?

2. They mention Fair Use on question 23. That unfortunately is not a defense that can be used for using the names/likeness of living persons and not obtaining rights. Whose names/likeness are they using? And is there maybe an opinion letter from their attorney on this?

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



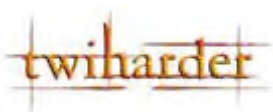
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800-555-4177 | 323-464-5144 | 323-464-7348 Fax
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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Wednesday, June 06, 2012 10:19 AM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

As of now the film will be releases only on DVD and VOD. We are not planning on releasing the film in theatres as of yet.

As for the use of names there is one section in the movie where a character's name is Ted Dansen. The host of this show says, "Hi I'm Ted Dansen, not to be confused with the Ted Dansen the actor." We then show a quick photo of Ted Dansen the actor for like 2 seconds and the photo states "He is not this person."

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Wednesday, June 06, 2012 10:39 AM
To: John Gearries
Subject: RE: Between The Lines - E&O Quotes

Thanks. I'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, June 11, 2012 8:15 AM
To: John Gearries
Cc: Seham Abuali; Christopher Sean
Subject: RE: Between The Lines - E&O Quotes

Hi John,

Below is the response from the OneBeacon Insurance Underwriter:

Please be advised that despite the fact that most of the application stated 'Fair Use', this submission does not qualify nor would a defense for 'Fair Use' be tendered. The number one factor for claiming 'Fair Use' is the purpose of use – is the producer making money from it or merely using the work in an educational manner? Unfortunately, this risk will be making money from this spoof. Unless you can provide tangible evidence that this risk has obtained written permission from Melissa Rosenberg, Stephanie Meyer's and all other copyright owners (especially music) of Twilight I am not willing to consider offering terms.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 11, 2012 10:35 AM
To: 'Giovanni Cuarez'
Subject: RE: Between The Lines - E&O Quotes

We're working to obtain a Fair Use clearance letter from a law firm. We hired them on Friday. Shouldn't be long.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Monday, June 11, 2012 11:05 AM
To: John Gearries
Subject: RE: Between The Lines - E&O Quotes

That sounds good. We'll standby for the letter.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Jillian McCoy [<mailto:jillian@donaldsoncallif.com>]
Sent: Friday, June 15, 2012 3:28 PM
To: 'info@twiharder.com'
Cc: 'Giovanni Cuarez'; Dean Cheley
Subject: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Dear Mr. Gearries,

On behalf of Dean Cheley, attached please find his opinion letter regarding the picture, "Twiharder".

Please feel free to contact our office with any questions or concerns.

Best,

Jillian

Jillian M. McCoy
Donaldson Callif, LLP
400 Beverly Dr., Suite 400
Beverly Hills, CA 90212
310-277-8394 x17
jillian@donaldsoncallif.com

Information in this e-mail transmission, including any attachments, may contain privileged and confidential information. If you are not the intended recipient, please do not read, distribute or reproduce this transmission. If you have received this e-mail transmission in error, please call 310-277-8394. Thank you

From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Friday, June 15, 2012 4:07 PM
To: 'Jillian McCoy'; info@twiharder.com
Cc: 'Dean Cheley'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Thank you. We'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, June 18, 2012 12:08 PM
To: 'Jillian McCoy'; John Gearries
Cc: 'Dean Cheley'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Hi John,

Below is the response from the Underwriter:

The opinion letter looks favorable. However, to really feel comfortable with the fair use we would like to see the attorney analysis that outlines the reasons why this falls into fair use. Thanks.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [mailto:info@twiharder.com]
Sent: Tuesday, June 19, 2012 1:15 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Giovanni,

Do all the insurance carriers feel the same way or is this just a correspondence from Chubb?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, June 19, 2012 1:20 PM
To: 'Twiharder'

Cc: Seham Abuali; Dave Haley

Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

All of them will ask for this info.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]

Sent: Tuesday, June 19, 2012 1:26 PM

To: 'Giovanni Cuarez'

Cc: 'Christopher Sean'

Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

I don't understand because this law firm does this all the time. They know exactly what we need and they have provided it. Why would the law firm provide us with a letter which is not what we've need to obtain the clearance?

Have you sent this letter to other companies besides Chubb? If so, what companies have you sent this letter to?

Please provide all companies you have sent our company information to.

In the future I would like to be cc'd on emails sent to insurance providers and cc'd on their responses. I need to be more in the loop about these communications.

Thanks,

Between the Lines Productions

John Gearries & Christopher Sean

Executive Producers

323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, June 19, 2012 1:56 PM
To: 'Twi harder'
Cc: 'Christopher Sean'
Subject: RE: Between the Lines Productions, LLC/Twi harder/Opinion Letter

Yes, I send all your emails to the underwriter and no I cannot include you on emails to them, because Underwriters do not deal directly with insureds. Us brokers are the gateway to the insurance carriers.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, June 19, 2012 2:02 PM
To: 'Twi harder'
Cc: 'Christopher Sean'
Subject: RE: Between the Lines Productions, LLC/Twi harder/Opinion Letter

Below are the E&O Insurance carriers that we submitted to:

Chubb Insurance
Hiscox Insurance
Axis Insurance
OneBeacon Insurance

The bottom line is, they all want to know how Fair Use pertains to your film. That's why the underwriter requested the analysis.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 19, 2012 2:16 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Isn't that what the letter says? I'll ask the attorney again.

Can you provide some sort of guidelines so we know exactly what the attorney needs to write? I'm trying to minimize this back and forth as much as possible. I don't want the attorney to continue to have to draft different letters.

Thanks,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 19, 2012 2:46 PM
To: 'Twiharder'
Cc: Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

We cannot provide you with any written guidelines, because we are not a law firm. Your attorney must provide the requested material (analysis on how they derived at the Legal Opinion Letter). Did you forward your lawyer the original response from our underwriter after the legal opinion letter was reviewed?

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

BTL_001197

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



Sunset Gower Studios, Hollywood Ca.
1438 N. Gower St. Box 72
Building 1, Room 15 | Lic.#: 0762658
800-555-4177 | 323-464-5144 | 323-464-7348 Fax
www.aeweb.com | [Facebook](#)

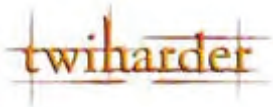
From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 19, 2012 5:33 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Giovanni,

Can you ask the insurance companies for the guidelines so we can get it right. I don't want the attorney to write another letter that is not good enough. Can they provide an example of what they want to see? Having an attorney draft multiple letters costs me \$300 an hour. My budget is super tight. Lets do our best to be exact so we can get it right this time.

Thanks.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Wednesday, June 20, 2012 8:14 AM
To: John Gearries
Cc: Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

The underwriter and our office cannot provide any form of legal language because the lawyer can later say that we gave him the language and may use it as his/her defense in the event of a lawsuit or claim. I hope this makes sense.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]

Sent: Wednesday, June 20, 2012 8:18 AM

To: John Gearries

Cc: Dave Haley; Seham Abuali

Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Hello again,

Below is the request from the underwriter. All they want to review the analysis used by your lawyer to write the legal opinion letter. Can't your lawyer simply provide that information?

We have gone to AXIS and Hiscox as well. OneBeacon has declined. Based on the nature of this production, for Chubb to be more comfortable with this risk, they would like to see the attorneys analysis to confirm they have satisfied the criteria for fair use.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Wednesday, June 20, 2012 9:53 AM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Will do. I'll follow up with you as soon as I have a new letter.
Thanks.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Wednesday, June 20, 2012 10:12 AM
To: 'Twiharder'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

The underwriter is not asking for a letter, they are asking for the analysis used. I hope this makes sense.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Sincerely,
Giovanni Cuarez | Broker



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From: Dean Cheley [<mailto:dean@donaldsoncallif.com>]
Sent: Wednesday, June 20, 2012 11:56 AM
To: 'gio@aeweb.com'
Cc: 'Christopher Sean'; 'info@twiharder.com'
Subject: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Giovanni,

Nice to speak with you just now. As discussed, I would advise contacting Hiscox to follow-up on a quote. As underwriter's tend to go, they are the most educated on the concept of fair use (of which parody is a subset) and most familiar with our office's specialty.

I am also happy to draft a more detailed opinion letter, however, I think it would be beneficial to first set-up a call in order to address the underwriter's specific concerns.

Best regards,
Dean

Dean R. Cheley, Esq. | Donaldson & Callif

400 S. Beverly Drive, Suite 400, Beverly Hills, California 90212

office: (310) 277-8394 ext. 21 | fax: (310) 277-4870 | dean@donaldsoncallif.com

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From: Giovanni Cuarez [mailto:gio@aeweb.com]

Sent: Wednesday, June 20, 2012 12:16 PM

To: 'Dean Cheley'

Cc: 'Christopher Sean'; info@twiharder.com; Dave Haley; Seham Abuali

Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

We're waiting for Hiscox to respond. I'll keep you all posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Thursday, June 21, 2012 8:11 AM
To: 'Dean Cheley'
Cc: 'Christopher Sean'; info@twiharder.com; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Hi Dean,

Please see below from Chubb and advise;

We can set up a meeting, but it probably isn't necessary...we have 4 criteria that we like to see addressed. I will list them below and if the attorney just responds to each of the criteria that should be sufficient.

Determining Fair Use:

1. The purpose and character of the use, including whether it is for commercial purpose.

*Use for commentary, news reporting, criticism, teaching and research may be considered fair use.

*The greater the economic rewards reaped by the use, to the exclusion of broader public benefits, the less likely it is to be viewed as fair use.

*Some types of use, such as parody, are afforded greater protection under fair use doctrine.

2. The nature of the copyrighted work.

*Generally the more creative the work, the more protection it will be afforded.

*Informational, factual, or newsworthy information is more likely to qualify for the fair use limitation.

*The fact that the original copyrighted work is unpublished does not by itself assure a finding of fair use.

3. The amount and substantiality of the portion used in relation to the copyrighted work as a whole.

*The greater the quantity of the work used, the less likely fair use will be found.

*However, the use of even a small position of a work relative to the whole may not necessarily qualify as fair use if it represents the "heart" of the copyrighted work.

4. The effect upon the potential market for, or value of, the copyrighted work (this factor is often considered the most important of the four factors in a fair use analysis).

*If the use of the copyrighted work tends to interfere with the original's economic value, fair use is unlikely to be upheld.

*This factor may turn on whether the alleged copyrighted infringer's use could become a substitute for the copyrighted work in the marketplace.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Dean Cheley [<mailto:dean@donaldsoncallif.com>]
Sent: Thursday, June 21, 2012 11:31 AM
To: 'Giovanni Cuarez'
Cc: 'Christopher Sean'; info@twiharder.com; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Thanks, Giovanni. This is helpful. I will amend our opinion letter and resubmit.

Best,
Dean

Dean R. Cheley, Esq. | Donaldson & Callif

400 S. Beverly Drive, Suite 400, Beverly Hills, California 90212
office: (310) 277-8394 ext. 21 | fax: (310) 277-4870 | dean@donaldsoncallif.com

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From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Thursday, June 21, 2012 11:40 AM
To: 'Dean Cheley'
Cc: 'Christopher Sean'; info@twiharder.com; 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

We'll standby for your revised opinion letter.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, June 25, 2012 9:45 AM
To: 'Dean Cheley'
Cc: 'Christopher Sean'; info@twiharder.com; 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Hello again,

Below is another request from the underwriter:

Do you have the clip log to go along with the opinion letter?

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [mailto:info@twiharder.com]
Sent: Monday, June 25, 2012 1:29 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

What is a clip log?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, June 25, 2012 1:58 PM
To: John Gearries
Cc: Christopher Sean
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

It is a log of all the clips used in your film from other sources, and music que sheet with all the time codes. You may want to consult with your editor and post production supervisor.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [mailto:info@twiharder.com]
Sent: Monday, June 25, 2012 2:03 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Clips from other sources? Not sure what this means. Can you provide an example?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, June 25, 2012 2:21 PM
To: 'Twiharder'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Example: you use a 10 second clip from another film or tv show or new footage or any kind of footage that your production did not originally shoot.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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800-555-4177 | 323-464-5144 | 323-464-7348 Fax
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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 25, 2012 2:22 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

We shot everything. Everything in the film was shot originally by us.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gjo@aeweb.com>]
Sent: Monday, June 25, 2012 2:29 PM
To: 'Twiharder'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

I'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Monday, June 25, 2012 5:08 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

All the music is original too.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 26, 2012 8:28 AM
To: 'Twiharder'
Cc: Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

The Axis Insurance underwriter stated that their quote would be higher than the Chubb Insurance Quote.

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From: Twiharder [<mailto:info@twiharder.com>]
Sent: Tuesday, June 26, 2012 11:16 AM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Have they approved our film? Can we retain them?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, June 26, 2012 11:20 AM
To: John Gearries
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

I'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, June 26, 2012 11:25 AM
To: John Gearries
Cc: Christopher Sean; Dean Cheley
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

I believe the Chubb Underwriter is waiting for the Revised Legal Opinion Letter from your attorney.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Twiharder [mailto:info@twiharder.com]
Sent: Tuesday, June 26, 2012 11:49 AM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

We spoke to our attorney yesterday. I believe he should have the revised letter to you today.

Thanks.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, June 26, 2012 12:09 PM
To: John Gearries
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Okay.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Sincerely,
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From: info@twiharder.com [<mailto:info@twiharder.com>]
Sent: Thursday, June 28, 2012 6:00 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Giovanni,

Please provide me with the contact at Chubb insurance. I would like to send the underwriter an email. I'll cc you on the email.

Thanks.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Friday, June 29, 2012 8:04 AM
To: info@twiharder.com
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

I'll ask them if I can release their contact info and will advise.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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Sincerely,

Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Friday, June 29, 2012 8:14 AM
To: John Gearries; Dean Cheley
Cc: Christopher Sean; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Hi John,

The underwriter is still waiting for the Revised Opinion Letter from your attorney.

Please keep in mind that insurance carriers/underwriter prefer not to have direct contact with customers. That's why insurance broker's like us are the intermediaries. Please email me your questions/concerns and I will forward it to them.

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From: info@twiharder.com [<mailto:info@twiharder.com>]
Sent: Friday, June 29, 2012 10:49 AM
To: 'Giovanni Cuarez'
Cc: 'Dean Cheley'; christophersean25@yahoo.com
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Giovanni,

Attached is the revised opinion letter. Please let the insurer know that no actual footage/clips from any third party are being used pursuant to fair use, so the "clip log" is not applicable. All footage is our own and authentic. Please call me if there are any questions. Let's complete this transaction.

Thanks for your continued help,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Friday, June 29, 2012 11:04 AM
To: John Gearries
Cc: 'Dean Cheley'; christophersean25@yahoo.com
Subject: RE: Between the Lines Productions, LLC/Twiharder/Opinion Letter

Thanks. I'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, July 03, 2012 10:45 AM
To: John Gearries
Cc: 'Dean Cheley'; christophersean25@yahoo.com
Subject: RE: Between the Lines Productions - E&O Quote

Hi John,

Good News. Below is an email from the Chubb Underwriter:

Chubb has agreed to add the fair use endorsement.

Attached is the long form quote for the 3-year policy term. We suggest that you discuss this quote with your attorney and also share it with your distributor to make sure that the quote complies with their requirements.

If acceptable, please sign & date page 4 of the quote and email us the signature page, along with the check payment, and we will bind the policy for you. In addition, please Re-Date page 8 of the E&O application with a Current Date and email the signature page back to us as well.

Acceptable method of payment: Check, Cash, Bank Wire Transfer, Money Order, Bank Certified Check,
Payable to: American Entertainment Insurance Services or Credit Card (Additional Handling Fee is Added).

Total Premium is:

\$4,546.00 (Check, Cash, Bank Cashier's Check, Money-Order)

\$4,686.00 (If paid with a Credit Card, a Handling Fee will be Added)

For your convenience, write a Check payable to American Entertainment Insurance Services for \$4,546.00 scan it then email it, and we will process the payment electronically via ACH.

If Title Coverage is Required by the Distributor/Network, then the E&O Underwriter will need to review a Title Report.

A Title Report is: (Entertainment Lawyer or a clearance company) conducts a search of your title and compares it against other titles that may be similar to yours and warns against possible lawsuits due to its similarities.

Below is a company you can contact to obtain the Title Report:

CREATIVE CLEARANCE
4570 Van Nuys Blvd., #594
Sherman Oaks, CA 91403
Llyswen Franks
818-728-4622
818-332-7070 Fax
llyswen@creativeclearance.com
<http://www.creativeclearance.com>

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Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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AFTER RECEIPT OF SUMMIT CEASE AND DESIST

From: info@twharder.com [<mailto:info@twharder.com>]
Sent: Tuesday, July 03, 2012 2:01 PM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines Productions - E&O Quote

Giovanni,
Please call when free.

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, July 10, 2012 8:21 AM
To: John Gearries
Cc: 'Dean Cheley'; christophersean25@yahoo.com; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions - E&O Quote

Hello all,

Below is an email from the General Underwriter. Please be advised that the normal communications protocol is for all communications to be done through our office (your broker). **Please advise ASAP if you wish for us to proceed or if you wish for us to cease all efforts and to close your file.**

Chubb received a call regarding the production entitled "Twiharder". It seems a cease and desist order was received shortly after counsel issued their fair use opinion letter. Given this information, in order for us to consider offering revised terms we would need to have our counsel review a copy of this letter. Please forward at your earliest.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



Sunset Gower Studios, Hollywood Ca.
1438 N. Gower St. Box 72
Building 1, Room 15 | Lic.#: 0762658
800-555-4177 | 323-464-5144 | 323-464-7348 Fax
www.aeweb.com | [Facebook](#)

From: info@twiharder.com [<mailto:info@twiharder.com>]
Sent: Tuesday, July 10, 2012 9:23 AM
To: 'Giovanni Cuarez'
Cc: christophersean25@yahoo.com
Subject: RE: Between the Lines Productions - E&O Quote

Dear Giovanni,
Find the cease and desist attached to this email. I received this cease and desist like 2 days before we received the approval from Chubb. My legal counsel is working with Summit to see what sort of changes we need to make to our website to make them more comfortable but Donaldson and Callif believe *Twiharder* is entirely protected under Fair Use.

Of course I wouldn't expect for Chubb to insure us under this particular claim but I would like to have coverage regarding all other matters moving forward excluding Summit.

Please let me know if you have questions. I had planned on speaking with you about this today.

As far as the attorneys contacting Chubb directly I can't say why they did this. I'm sure they just wanted to discuss the matter directly with Chubb to get a good understanding of their point of view on the matter.

Thanks for your help,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gjo@aeweb.com>]
Sent: Tuesday, July 10, 2012 9:44 AM
To: info@twiharder.com
Cc: christophersean25@yahoo.com; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions - E&O Quote

Thanks. We'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

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Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Dean Cheley [<mailto:dean@donaldsoncallif.com>]
Sent: Tuesday, July 10, 2012 10:00 AM
To: 'Giovanni Cuarez'; John Gearries
Cc: christophersean25@yahoo.com; Dave Haley; Seham Abuali
Subject: RE: Between the Lines Productions - E&O Quote

Thank you, Giovanni. I understand the client does wish to proceed. John, if you haven't already, could you please forward Giovanni a copy of the letter.

Best,
Dean

Dean R. Cheley, Esq. | Donaldson & Callif

400 S. Beverly Drive, Suite 400, Beverly Hills, California 90212
office: (310) 277-8394 ext. 21 | fax: (310) 277-4870 | dean@donaldsoncallif.com

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From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Tuesday, July 10, 2012 10:05 AM
To: 'Dean Cheley'; 'John Gearries'
Cc: christophersean25@yahoo.com; 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines Productions - E&O Quote

We received the letter and forwarded to the underwriter.

From this point on, please keep all communications through our office only because Chubb could easily Decline coverage. Thank you.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

BTL_001263

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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From: Dean Cheley [<mailto:dean@donaldsoncallif.com>]
Sent: Tuesday, July 10, 2012 12:11 PM
To: 'Giovanni Cuarez'; 'John Gearries'
Cc: christophersean25@yahoo.com; 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines Productions - E&O Quote

Thank you, Giovanni. I know Michael Donaldson has a relationship with Chubb (they've used his Clearance & Copyright book for some time). Because of the unique issues raised in this case, our office thought it best to make a call. We will direct communication through your office moving forward.

Best,
Dean

Dean R. Cheley, Esq. | Donaldson & Callif

400 S. Beverly Drive, Suite 400, Beverly Hills, California 90212
office: (310) 277-8394 ext. 21 | fax: (310) 277-4870 | dean@donaldsoncallif.com

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From: info@twiharder.com [<mailto:info@twiharder.com>]
Sent: Friday, July 13, 2012 11:16 AM
To: 'Giovanni Cuarez'
Subject: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Giovanni,
The attached letter is my legal team's (Donaldson & Callif) response with regards to Summit's cease and desist letter. Please forward to Chubb's underwriter.

Thanks,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office

BTL_001264



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, July 16, 2012 10:30 AM
To: info@twiharder.com
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Thanks. I'll keep you posted.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: info@twiharder.com [mailto:info@twiharder.com]
Sent: Monday, July 16, 2012 10:53 AM
To: 'Giovanni Cuarez'
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Thanks. How long do you think they'll take to review?

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, July 16, 2012 11:06 AM
To: info@twiharder.com
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

I have no idea. Lawyers run on their own time.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Monday, July 16, 2012 1:35 PM
To: John Gearries; Christopher Sean; Dean Cheley
Cc: Dave Haley; Seham Abuali
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Gentlemen,

After reviewing the Cease and Desist documents, Chubb Insurance decided to withdraw their offer and will decline E&O Coverage. If Chubb declined, there is a strong possibility that all the other E&O Carriers may decline as well.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: info@twiharder.com [<mailto:info@twiharder.com>]
Sent: Monday, July 16, 2012 3:57 PM
To: 'Giovanni Cuarez'; 'Christopher Sean'; 'Dean Cheley'
Cc: 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Giovanni,
Please hold off from doing anything further until we give the go ahead.

Thanks,

Between the Lines Productions
John Gearries & Christopher Sean
Executive Producers
323-456-1916 Office



From: Giovanni Cuarez [<mailto:gio@aeweb.com>]
Sent: Monday, July 16, 2012 4:00 PM
To: info@twiharder.com; 'Christopher Sean'; 'Dean Cheley'
Cc: 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

We'll standby.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker

BTL_001267



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, July 17, 2012 9:24 AM
To: info@twiharder.com; 'Christopher Sean'; 'Dean Cheley'
Cc: 'Dave Haley'; 'Seham Abuali'
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

See below from Chubb

Given our concerns since receipt of the cease and desist letter, along with the opinion of our independent clearance counsel, we are going to hold our position and decline to offer terms.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,
Giovanni Cuarez | Broker



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From: Giovanni Cuarez [mailto:gio@aeweb.com]
Sent: Tuesday, September 11, 2012 11:18 AM
To: info@twiharder.com; 'Christopher Sean'; 'Dean Cheley'
Subject: RE: Between the Lines - TWIHARDER / Response Letter to Summit Ent. C&D

Hello all,

Below is an email from the Underwriter. Please keep in mind that you will most likely receive the same exact quotes that we already gave you. Signing a Broker of Record Letter from another broker, just means that you no longer want us to be your broker for the quotes. Please let us know. Thank you.

We have received a broker of letter appointing another broker to represent the above captioned Insured. As is customary, we will hold this matter in abeyance for a period of five business days to give you an opportunity to verify this change. If we do not hear from you within this time period, we would like to express our appreciation for your past servicing of this account & we look forward to working with you on other business possibilities. If you have any questions or concerns please let me know.

Note: To better assist and identify your production, please always Include your Company Name or Quote Number on the Subject Line of your email.

Note: Please always cc Seham@aeweb.com just in case I'm not around to assist you.

ATTENTION: We now offer Group Health Insurance, Personal Health Insurance, Personal Auto Insurance, Homeowners Insurance and Renter's Insurance. Call us for a quote.

Feel Free to Call or Email me with Questions.

Sincerely,

Giovanni Cuarez | Broker



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